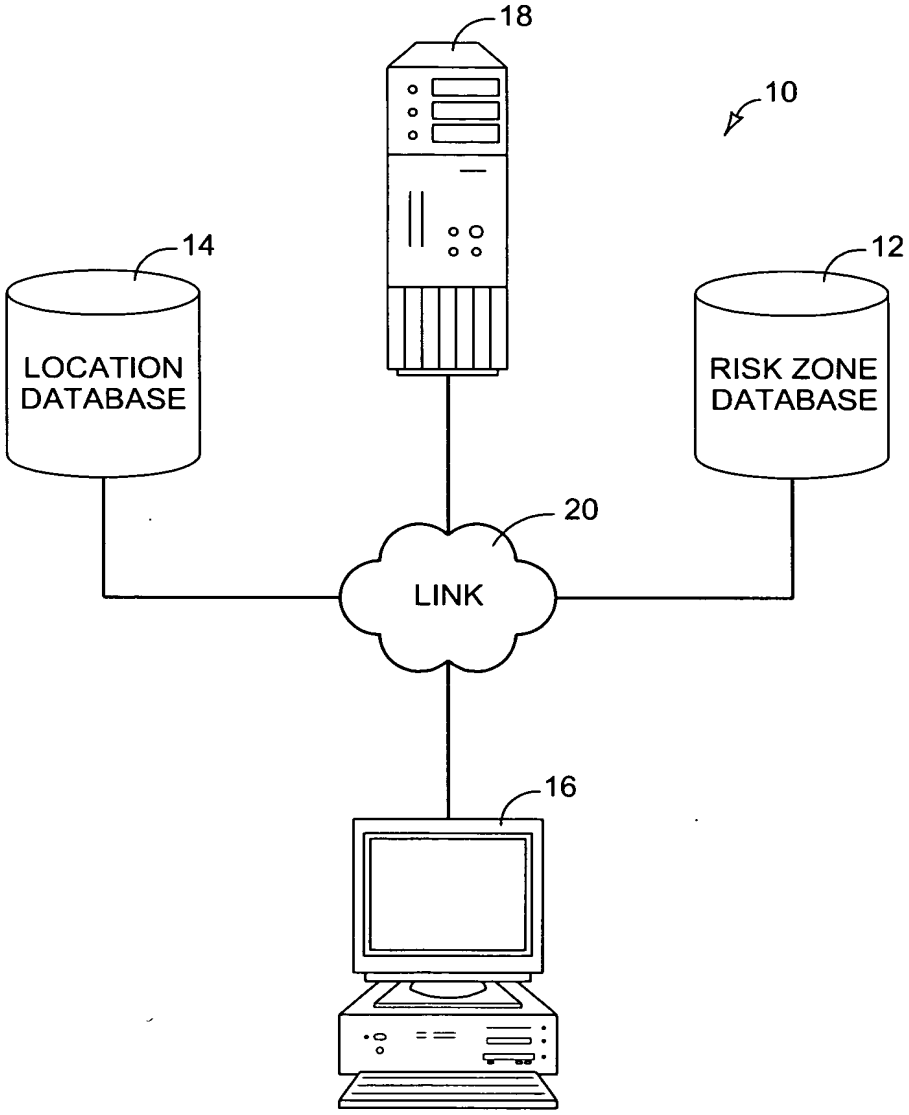

FIG. 1

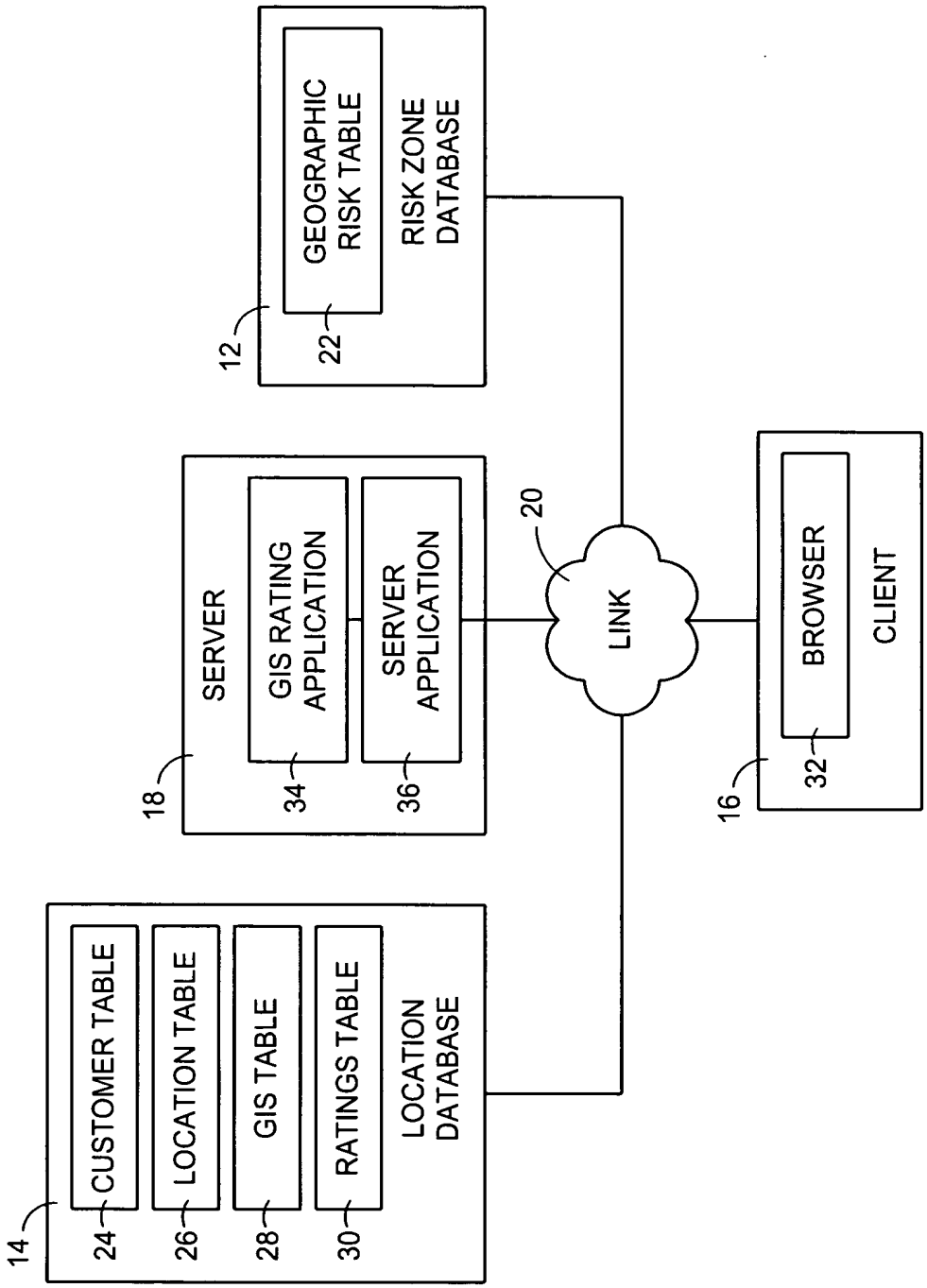
RISK ZONE DATABASE
GEOGRAPHIC RISK TABLE
12
22
SERVER
GIS RATING APPLICATION
SERVER APPLICATION
18
34
36
20
LINK
CLIENT
BROWSER
16
32
LOCATION DATABASE
CUSTOMER TABLE
LOCATION TABLE
GIS TABLE
RATINGS TABLE
14
24
26
28
30

FIG. 2

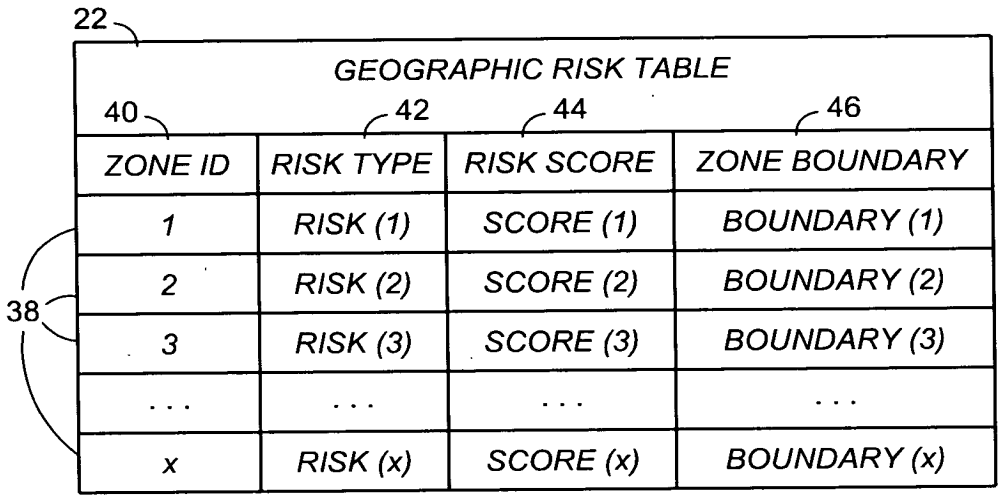
22
GEOGRAPHIC RISK TABLE
40
42
44
46
ZONE ID
RISK TYPE
RISK SCORE
ZONE BOUNDARY
1
RISK (1)
SCORE (1)
BOUNDARY (1)
2
RISK (2)
SCORE (2)
BOUNDARY (2)
38
3
RISK (3)
SCORE (3)
BOUNDARY (3)
. . .
. . .
. . .
. . .
x
RISK (x)
SCORE (x)
BOUNDARY (x)

FIG. 3

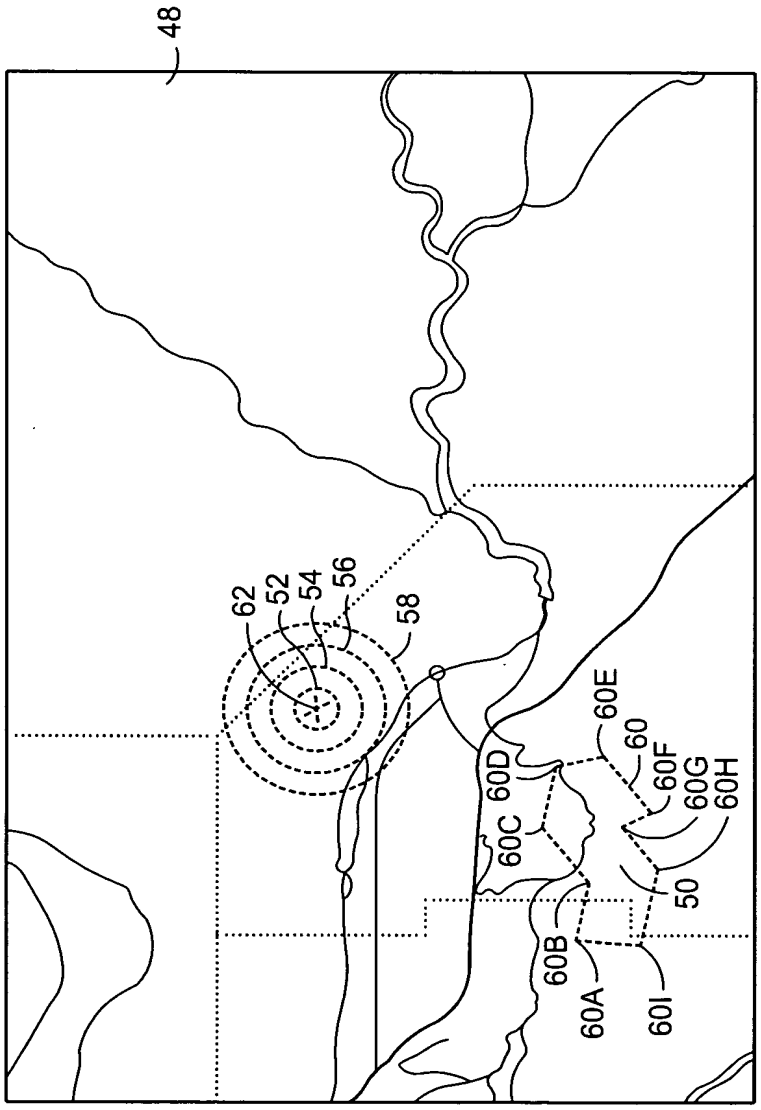

FIG. 4

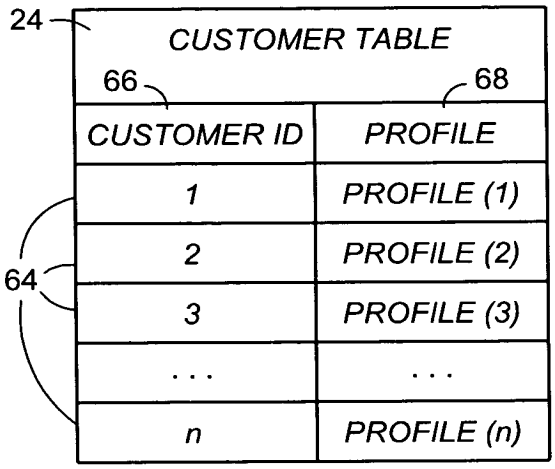

FIG. 5

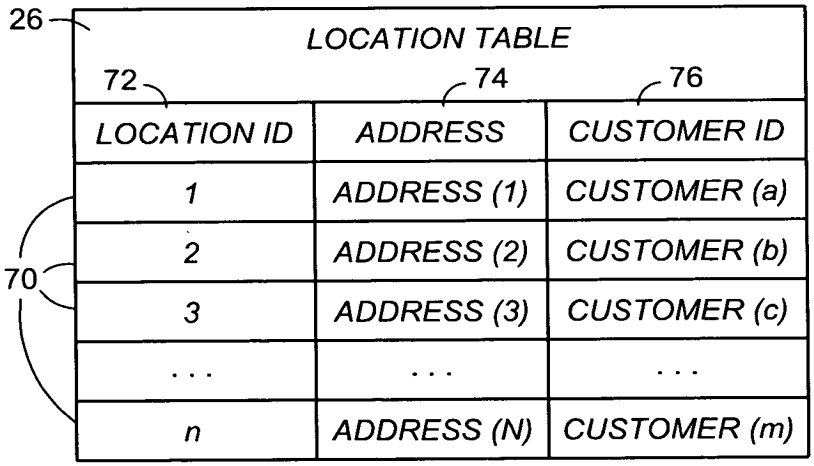

FIG. 6

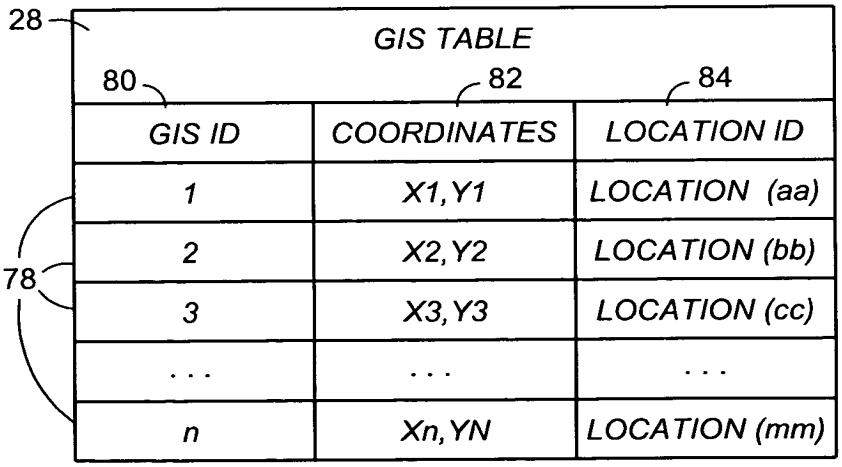

FIG. 7

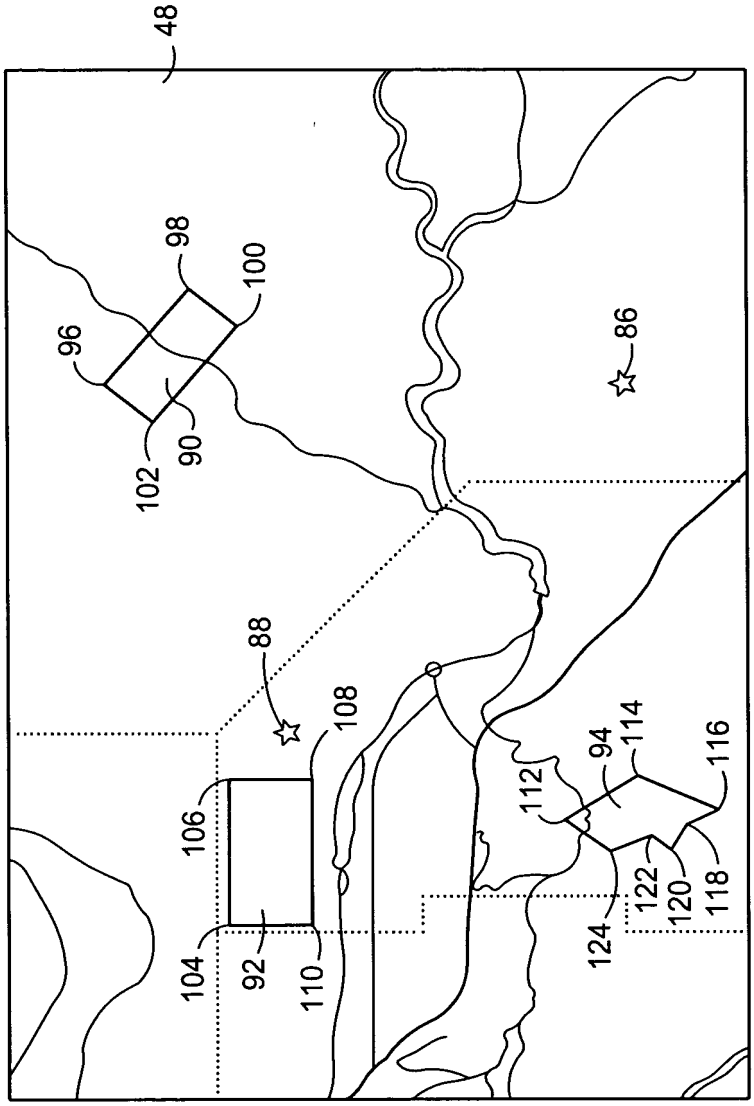
48
98
100
96
90
102
86
88
108
106
104
92
110
94
114
116
112
122
120
118
124

FIG. 8

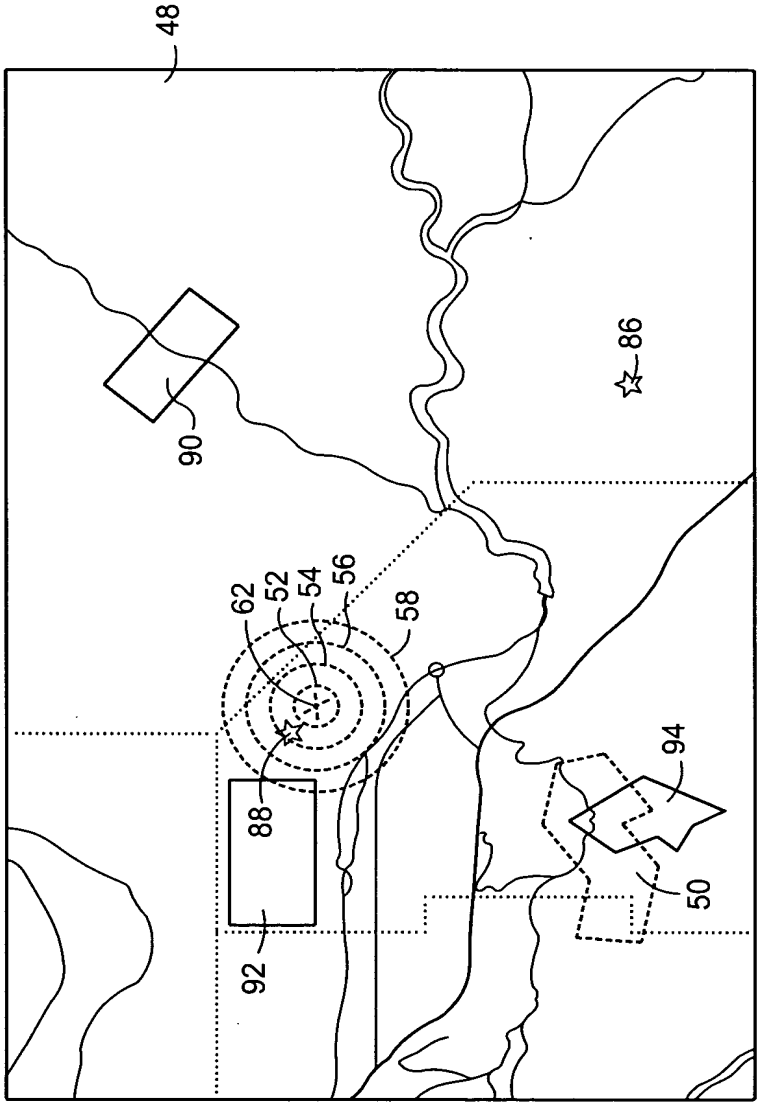

FIG. 9

30

RATINGS TABLE

128 RISK ID	130 RISK TYPE	132 BASE RATING
1	RISK (1)	RATING (1)
2	RISK (2)	RATING (2)
3	RISK (3)	RATING (3)
. . .	. . .	. . .
n	RISK (n)	RATING (n)

126

FIG. 10

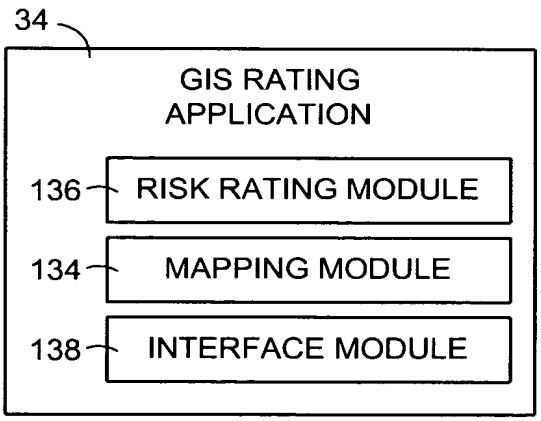

FIG. 11

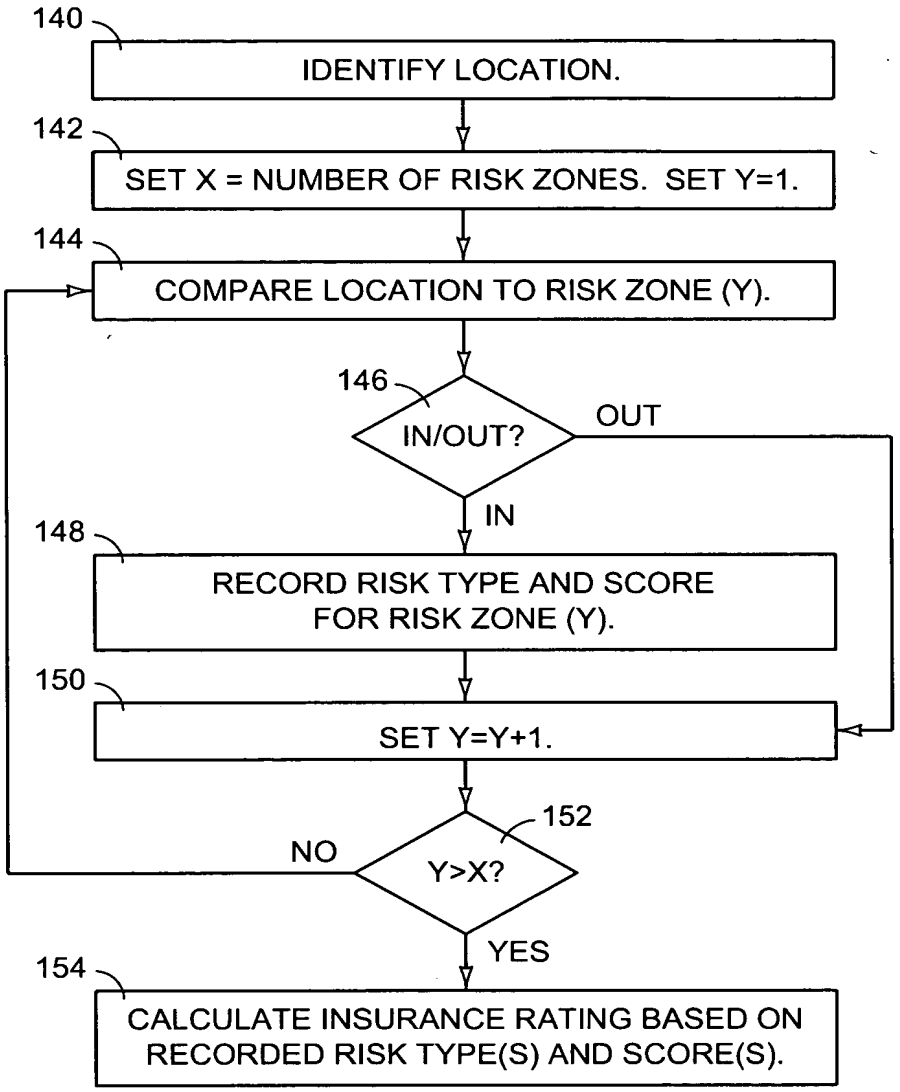
140
IDENTIFY LOCATION.
142
SET X = NUMBER OF RISK ZONES. SET Y=1.
144
COMPARE LOCATION TO RISK ZONE (Y).
146
IN/OUT?
OUT
IN
148
RECORD RISK TYPE AND SCORE FOR RISK ZONE (Y).
150
SET Y=Y+1.
152
Y>X?
NO
YES
154
CALCULATE INSURANCE RATING BASED ON RECORDED RISK TYPE(S) AND SCORE(S).

FIG. 12

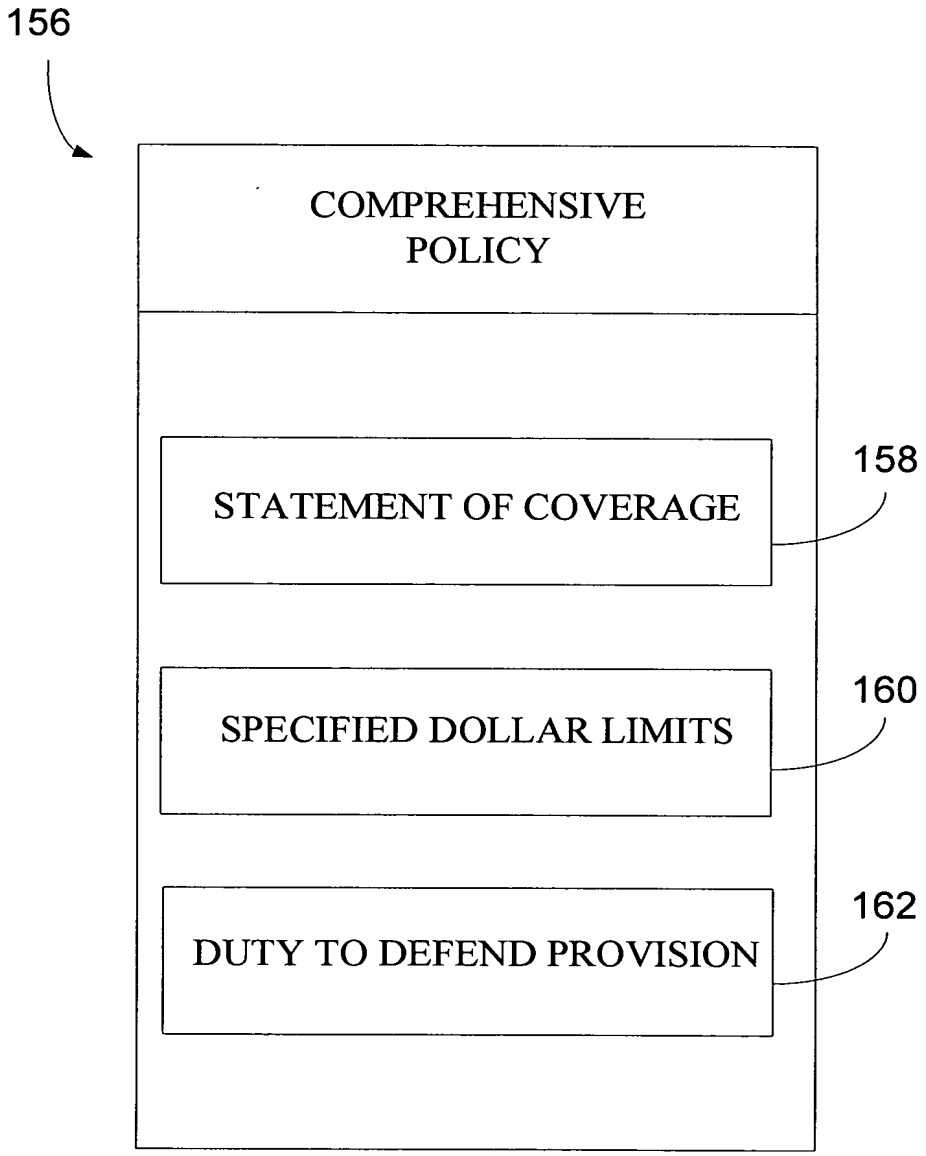
156
COMPREHENSIVE POLICY
STATEMENT OF COVERAGE
158
SPECIFIED DOLLAR LIMITS
160
DUTY TO DEFEND PROVISION
162

FIG. 13

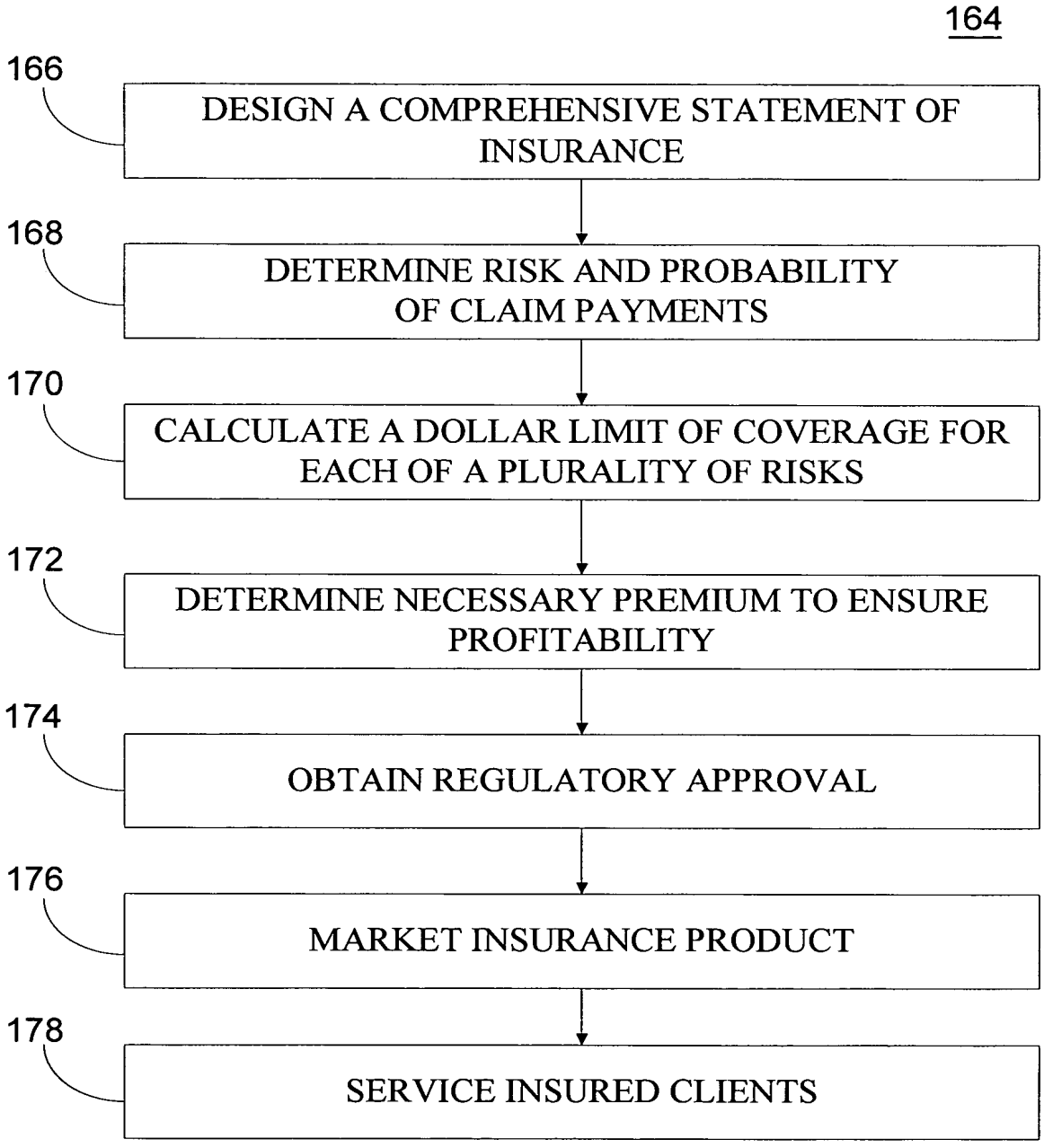
164
166
DESIGN A COMPREHENSIVE STATEMENT OF INSURANCE
168
DETERMINE RISK AND PROBABILITY OF CLAIM PAYMENTS
170
CALCULATE A DOLLAR LIMIT OF COVERAGE FOR EACH OF A PLURALITY OF RISKS
172
DETERMINE NECESSARY PREMIUM TO ENSURE PROFITABILITY
174
OBTAIN REGULATORY APPROVAL
176
MARKET INSURANCE PRODUCT
178
SERVICE INSURED CLIENTS

FIG. 14